



CNA Plaza
Chicago, Illinois 60685

A Stock Company

ADMINISTRATIVE RIDER

COVERAGE FOR SERVICES OUTSIDE THE UNITED STATES

It is understood and agreed that the Continental Casualty Company (herein called "We", "Our" or "Us") will expand Our claim services for the **US Army Community and Family Support Center** relating to Long Term Care coverage.

We will pay claims in any country where We can adjudicate claims based on Our own presence or that of one of Our vendors in that country. In countries where We do not have a presence, We will make a good faith effort to adjudicate claims, if possible. Claim payment in foreign countries may involve negotiating a per diem amount if Long Term Care services comparable to covered services are not available, which We will provide to the Insured regardless of the actual Expense Incurred.

IN ALL OTHER RESPECTS THE POLICY REMAINS THE SAME.

This rider takes effect on **January 1, 2003** at 12:01 A.M., Standard Time, at the address of the Holder; it expires concurrently with the policy to which it is attached and is subject to all the definitions, conditions and provisions of the policy not inconsistent herewith as amended effective **January 1, 2003**.

Attached to and made a part of **Policy No. 0010388TQ** issued to **US Army Community and Family Support Center** by the Continental Casualty Company, General Office, Chicago, Illinois, but the same shall not be binding upon the Company unless countersigned by its duly authorized agent.

Signed for the Continental Casualty Company at its Home Office, CNA Plaza, Chicago, Illinois 60685.

A handwritten signature in black ink, reading "Bernard L. Hengstenberg".

Chairman of the Board

A handwritten signature in black ink, reading "Jonathan Kantor".

Secretary